

What is claimed is:

- 1        1. A system comprising:  
2              a pharmacy benefit manager that provides a pharmaceutical benefit program;  
3              one or more individuals that are members of the pharmaceutical benefit program; and  
4              a discount price list provided by the pharmacy benefit manager that regulates the cost  
5              of pharmaceuticals provided to the members by the pharmacy benefit manager such that the  
6              members pay the pharmacy benefit manager in-full directly for any pharmaceuticals provided  
7              based on the discount price list.
  
- 1        2. The system as recited in claim 1, wherein the discount price list is a variable  
2              discount price list that tracks a known standard pharmaceutical price list.
  
- 1        3. The system as recited in claim 1, wherein the individuals pay a membership  
2              fee to the pharmacy benefit manager to join the pharmaceutical benefit program.
  
- 1        4. The system as recited in claim 3, wherein the membership fee is paid by the  
2              individual's employer.
  
- 1        5. The system as recited in claim 3, wherein the membership fee is paid by the  
2              individual's business.
  
- 1        6. The system as recited in claim 3, wherein the membership fee is a renewal fee.
  
- 1        7. The system as recited in claim 1, wherein the member includes his/her family  
2              in the pharmaceutical benefit program.
  
- 1        8. The system as recited in claim 1, further comprising a pharmaceutical listing  
2              provided by the pharmacy benefit manager to the members.

1           9.     The system as recited in claim 8, wherein the pharmaceutical listing comprises  
2 basic listings and premium listings.

1           10.    The system as recited in claim 9, wherein the basic listings are provided to  
2 pharmaceutical companies free of charge.

1           11.    The system as recited in claim 9, wherein the premium listings are provided to  
2 pharmaceutical companies upon payment of a premium listing fee.

1           12.    The system as recited in claim 9, wherein the premium listings include a link  
2 to a customizable web page for the pharmaceutical company that is accessible via a global  
3 telecommunications network.

1           13.    The system as recited in claim 9, wherein the premium listings include a link  
2 to the pharmaceutical company's web site.

1           14.    The system as recited in claim 9, wherein the premium listings are customized  
2 for each pharmaceutical company.

1           15.    The system as recited in claim 8, wherein the discount price list and the  
2 pharmaceutical listing is accessible via a global telecommunications network.

1           16.    The system as recited in claim 8, wherein the discount price list and the  
2 pharmaceutical listing are searchable by the members using one or more search criteria.

1           17.    The system as recited in claim 1, further comprising one or more  
2 advertisements provided by the pharmacy benefit manager to the members.

1        18. The system as recited in claim 17, wherein an advertiser pays the pharmacy  
2 benefit manager an advertising fee to provide the advertisements to the members.

1        19. The system as recited in claim 18, wherein the advertisement provided to a  
2 member is based on one or more search criteria used to search the pharmaceutical listing.

1        20. A method for providing a pharmaceutical benefit program comprising the  
2 steps of:

3            receiving a membership fee from one or more individuals to become members of the  
4 pharmaceutical benefit program; and

5            providing a discount price list that regulates the cost of pharmaceuticals provided to  
6 the members by a pharmacy benefit manager such that the members pay the pharmacy  
7 benefit manager in-full directly for any pharmaceuticals provided based on the discount price  
8 list.

1        21. A computer program embodied on a computer readable medium for providing  
2 a pharmaceutical benefit program comprising:

3            a code segment for receiving a membership fee from one or more individuals to  
4 become members of the pharmaceutical benefit program; and

5            a code segment for providing a discount price list that regulates the cost of  
6 pharmaceuticals provided to the members by a pharmacy benefit manager such that the  
7 members pay the pharmacy benefit manager in-full directly for any pharmaceuticals provided  
8 based on the discount price list.

1       22. An apparatus for providing a pharmaceutical benefit program comprising:  
2           a server;  
3           one or more storage devices communicably coupled to the server, the one or more  
4       data storage devices containing a discount price list that regulates cost of pharmaceuticals  
5       provided to the members by a pharmacy benefit manager such that the members pay the  
6       pharmacy benefit manager in-full directly for any pharmaceuticals provided based on the  
7       discount price list;  
8           a communications interface communicably coupled to the server that allows a  
9       member to access the discount price list; and  
10          wherein the member is an individual that has paid a membership fee to join the  
11       pharmaceutical benefit program.

1       23. A direct point-of-sale system comprising:  
2           a network of one or more pharmacies;  
3           one or more customers having access to the network of one or more pharmacies;  
4           a variable discount drug price list web site on a global telecommunications network  
5       that tracks a known standard drug price list that regulates the price of drugs to the customers  
6       by the pharmacies and wherein the customer pays the network of pharmacies in-full directly  
7       for drugs on the variable discount price list; and  
8           a basic or a premium drug price listing on the variable discount drug price list web  
9       site, wherein the premium drug price listing provides a link to a separate page about the drug.

1       24. The direct point of sale system of claim 25, the separate page about the drug is  
2       defined further as being a link to the web site on a global telecommunications network of the  
3       drug company.

1       25. The direct point of sale system of claim 25, wherein the separate page about  
2       the drug is defined further as an advertisement for that specific drug.

1        26. The direct point of sale system of claim 25, the separate page about the drug is  
2 defined further as a web page with several drugs advertised by a single manufacturer.

1        27. The direct point of sale system of claim 25, wherein the basic and premium  
2 listings comprises a drug name, drug strength and a price.